
State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
Product Name: Page 3B (01/2013) Spec Page Update for 09MAJVCOLIX
Project Name/Number: Page 3B (01/2013) Spec Page Update for 09MAJVCOLIX/Page 3B (01/2013) Spec Page Update for 09MAJVCOLIX

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)
Product Name: Page 3B (01/2013) Spec Page Update for 09MAJVCOLIX
State: Arkansas
TOI: L06I Individual Life - Variable
Sub-TOI: L06I.002 Single Life - Flexible Premium
Filing Type: Form
Date Submitted: 09/04/2012
SERFF Tr Num: MANU-128669362
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: PAGE 3B (01/2013) SPEC PAGE UPDATE FOR 09MAJVCOLIX

Implementation
Date Requested:
Author(s): Arlene Laws, Karren Phair, Adam Goldstein
Reviewer(s): Linda Bird (primary)
Disposition Date: 09/11/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: Page 3B (01/2013) Spec Page Update for 09MAJVCOLIX
Project Number: Page 3B (01/2013) Spec Page Update for 09MAJVCOLIX
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Deemer Date:
Submitted By: Adam Goldstein

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments: State of Domicile; Michigan
Market Type: Individual
Individual Market Type:
Filing Status Changed: 09/11/2012
State Status Changed: 09/11/2012
Created By: Adam Goldstein
Corresponding Filing Tracking Number:

Filing Description:
INDIVIDUAL LIFE
John Hancock Life Insurance Company (U.S.A.)
Policy:
Form 09MAJVCOLIX
Flexible Premium Variable Universal Life Insurance Policy, Non-Participating (revised Policy Specification page 3B)

We are submitting to your office notification of a rate change to Policy Form 09MAJVCOLIX which was approved by your state on October 24th, 2008, under SERFF Tracking # MANU-125805618. This rate change will apply to all new policies being issued and does not affect any in-force policies.

The change relates to a reduction in the Fixed Account Annual Rate on Page 3B from 3% to 2%. Please find enclosed revised Policy Specification Page 3B bearing a revision date (01/2013), wherein this change is reflected. This revised Specification Page is meant to replace the corresponding page that was previously filed and approved with policy form 09MAJVCOLIX. This revision is due to changes in the market conditions.

Enclosed for your review is an Addendum to Actuarial Memorandum dated August 17, 2012 amending the previously filed Actuarial Memorandum of October 17, 2008 with the update described above. We still maintain full nonforfeiture compliance.

Except for the changes outlined above, no other change has been made to the previously filed documentation.

We trust the above is satisfactory and look forward to receiving your state's approval in the usual manner. If you have any questions or concerns, please contact me at 416-926-6791 or via email at arlene_laws@jhancock.com.

Sincerely,

Company and Contact

Filing Contact Information

Arlene Laws, Senior Contract Analyst
P. O. Box 600
Buffalo, NY 14201-0600

arlene_laws@jhancock.com
416-926-6791 [Phone]
416-926-3121 [FAX]

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Filing Company Information

John Hancock Life Insurance
Company (U.S.A.)
P. O. Box 600
Contracts and Compliance
Buffalo, NY 14201-0600
(416) 926-3000 ext. [Phone]

CoCode: 65838
Group Code: 904
Group Name:
FEIN Number: 01-0233346

State of Domicile: Michigan
Company Type:
insurance/financial
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per form
Per Company: No

Company	Amount	Date Processed	Transaction #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	09/04/2012	62231954

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/11/2012	09/11/2012

State:	Arkansas	Filing Company:	John Hancock Life Insurance Company (U.S.A.)
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Disposition

Disposition Date: 09/11/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Addendum to Actuarial Memorandum		No
Form	Policy Specifications		Yes

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Form Schedule

Lead Form Number:							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		3B (01/2013)	SCH	Policy Specifications	Initial:		Page 3B -Generic.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

1. POLICY SPECIFICATIONS (continued) – Policy [12 345 678]

TABLE OF VALUES

Refer to your policy provisions for details on the terms and values shown in this table.

Minimum Total Face Amount	\$ 100,000
Minimum Base Face Amount	\$ 50,000
Minimum Total Face Amount Decrease	\$ 50,000
Allocation Date	[10 TH day after the Issue Date]
Fixed Account Annual Rate	Not less than 2%
Loan Interest Credited Annual Rate	3%
Maximum Loan Interest Charged Annual Rate	
Policy Years 1-10	3.75%
Policy Years 11+	3.25%
Minimum Loan Amount	\$ 500
Minimum Withdrawal Amount	\$ 500
Death Benefit Discount Factor	1.0024663
Maximum Transfer Fee	\$25
(See Section 16 for Transfer Restrictions)	
Fixed Account Maximum Transfer Percentage	25%
Fixed Account Maximum Transfer Amount	\$2,000
Investment Account Maximum Transfer Amount	\$ 1,000,000
Replacement Fee Calculation Limit	[\$37,283.00]